

**UNITED STATES BANKRUPTCY COURT**  
**Southern District of California**

**CHAPTER 7**

**NOTICE TO INDIVIDUAL DEBTORS**  
**OF FILING REQUIREMENTS**

Now that you have successfully filed your Chapter 7 Bankruptcy case, you will be required to timely file all the documents required by the Bankruptcy Code. **Bankruptcy is a very confusing and often complex process which can be very difficult for Debtors without counsel.** To find an attorney who specializes in bankruptcy, you may access the California State Bar website at [www.calbar.ca.gov](http://www.calbar.ca.gov). Neither the Bankruptcy Court nor the Clerk's Office can give you legal advice.

It is important that you review the following filing requirements to ensure that you file all the documents required. ***Should you fail to file any of the following documents within the stated time periods or meet any other responsibilities of a debtor, your case may be dismissed without further notice. Repeat filings may limit the automatic stay in a future filing and could lead to further penalties.***

Certain documents are required at the time of filing or by 10:00 a.m. the next day:

- 1) Diskette containing a Mailing list of Creditors.
- 2) Statement of Social Security Number.
- 3) Certificate of Credit Counseling or Certificate of Exigent Circumstances and Motion for Extension of Time with Order ***or*** Motion for Exemption of Credit Counseling.

The following documents, if they were not filed with the Bankruptcy Petition, are required to be filed within fourteen (14) days from the date the petition was filed. If you fail to file any of these documents within the appropriate time, your case will be dismissed without further notice.

- 1) Schedules A through J and Summary.
- 2) Statement of Financial Affairs.
- 3) Summary of Schedules.
- 4) Statistical Summary of Certain Liabilities and Related Data.
- 5) Chapter 7 Statement of Current Monthly Income and Means-Test Calculation.

In addition, an individual debtor must complete an instruction course in personal financial management in order to receive a discharge under Chapter 7. You must complete and file a Debtor's Certification of Debtor Education (not the Certificate of Credit Counseling filed with your petition) on the official form. This form must be filed no later than forty-five (45) days after the first date set for the meeting of creditors or a discharge will not be entered. If your case is closed without entry of discharge, you will be required to pay a fee of \$260.00 to reopen your case in order to file your Financial Management Certificate and obtain your discharge. Attached is the list of approved providers.

Once again, filing the Bankruptcy case is just the beginning of a legal process. You must take steps to complete the process to obtain the full benefits of the Bankruptcy Code.